

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Brad Gibson
Sheila Gibson
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.
No Respondents
Respondent(s).

Case No. 12-10362-TPA
Chapter: 13

Related to Document No. 272

Hearing Date: 11/29/17 at 12:00 PM

**ORDER SCHEDULING DATE FOR RESPONSE
AND HEARING ON MOTION**


AND NOW, this *28th day of September, 2017*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* having been filed at Doc. No. 272, by the Chapter 13 Trustee

It is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) ***On or before November 13, 2017***, any *Response*, including a consent to the *Motion*, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 ***OR*** U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501) and served on the counsel for the Moving Party.

(2) This *Motion* is scheduled for hearing on ***November 29, 2017 at 12:00 PM*** in Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501, at which time the parties and/or their counsel shall appear and the Court will dispose of the *Motion*.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered the Moving Party is directed to the Court's web site at www.pawb.uscourts.gov one day prior to the hearing. To view the calendar for Judge Thomas P. Agresti refer to the calendar section.*** In the event a default order has been signed, the Moving Party shall ***IMMEDIATELY*** advise all affected parties. If a default order has not been entered, the parties will be ***required*** to appear at the hearing.


Thomas P. Agresti, Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Brad Gibson
Sheila Gibson
DebtorsCase No. 12-10362-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lmar
Form ID: 300bPage 1 of 3
Total Noticed: 85

Date Rcvd: Sep 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2017.

db/jdb +Brad Gibson, Sheila Gibson, 161 Poplar Street, Youngsville, PA 16371-1158
 cr +BANK OF AMERICA, N.A., 2380 Performance Drive, Richardson, TX 75082-4333
 cr +Bank of America, N.A. c/o Prober & Raphael, ALC, 20750 Ventura Blvd, Ste 100,
 Woodland Hills, CA 91364-6207
 cr +The Bank of New York Mellon, et al, 8501 Fallbrook Avenue, West Hills, CA 91304-3242
 13347015 +Advantage Credit Counseling Service, River Park Commons, 2403 Sidney Street, Suite 400,
 Pittsburgh, PA 15203-2181
 13347016 +American Home Mortgage Servicing, Inc., 1525 S. Beltline Road, Suite 100 N,
 Coppell, TX 75019-4913
 13321290 +American Home Mtg Svci, 1525 S Belt Line Rd, Coppell, TX 75019-4913
 13347017 BAC Home Loan Servicing, 10232, Van Nuys, CA 91410
 13321291 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 13321292 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
 13347019 Bank One, P.O. Box 94014, Palatine, IL 60094-4014
 13347020 +Beneficial, 6839 Peach Street, Keystone Place, Erie, PA 16509-7713
 13347021 +Beneficial/HFC, PO Box 1547, Chesapeake, VA 23327-1547
 13347022 #+Beneficial/HFC, 961 Weigel Drive, Elmhurst, IL 60126-1058
 13321293 +Beneficial/Hfc, Po Box 3425, Buffalo, NY 14240-3425
 13321294 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 13347024 +Chase, 800 Brooksedge BLVD, Westerville, OH 43081-2822
 13347026 Citgo Credit Card Center, PO Box 689095, Des Moines, IA 50368-9095
 13347027 Citgo/CBSD, Post Office Box 6003, Hagerstown, MD 21747
 13321295 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13347028 +Citi, Card Service Center, P.O. Box 6210, Sioux Falls, SD 57117-6210
 13347029 +Citifinancial, PO Box 499, Hanover, MD 21076-0499
 13347030 City National Bank, PO Box 927830, San Diego, CA 92192-7830
 13321297 +Education Fin Service, 10500 Kincaid Dr Ste 200, Fishers, IN 46037-9762
 13347033 +Education Financial Services, 10500 Kincaid Drive, Suite 200, Fishers, IN 46037-9762
 13321298 +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197
 13321299 +First Usa Bank N A, 1001 Jefferson Plaza, Wilmington, DE 19801-1493
 13347040 GEMB/Old Navy, PO Box 29116, Mission, KS 66201
 13347042 +HFC, PO Box 1547, Chesapeake, VA 23327-1547
 13347046 +HSBC/Yamaha, 90 Christiana Rd., New Castle, DE 19720-3118
 13321304 +Hfc-Ta, Po Box 3425, Buffalo, NY 14240-3425
 13347043 Home Depot, PO Box 689100, Des Moines, IA 50368
 13321305 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 13321306 +Hsbc/Yamaha, 90 Christiana Rd, New Castle, DE 19720-3118
 13347050 +Keating Law Firm, P.C., 4232 Northern Pike, Suite 202, Monroeville, PA 15146-2720
 13321307 +National City Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8003
 13347052 +National City Bank, 1 NCC Parkway, Kalamazoo, MI 49009-8003
 13347053 +National City Card Services, 1 National City Parkway, Kalamazoo, MI 49009-8003
 14387982 +Navient Solutions Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
 13347055 +PNC, P.O. Box 94982, Cleveland, OH 44101-4982
 13373218 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982
 13347056 +PNC Bank, 1 National City Parkway, Kalamazoo, MI 49009-8002
 13321308 +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13347058 +Radio Shack/CBSD, P.O. Box 6497, Sioux Falls, SD 57117-6497
 13321309 +Radio/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13347062 +Sears Gold Mastercard, PO Box 105486, Atlanta, GA 30348-5486
 13347063 +Sears Gold Mastercard, P.O. Box 6922, The Lakes, NV 88901-6922
 13347064 +Sears/CBSD, P.O. Box 6189, Sioux Falls, SD 57117-6189
 13321311 +Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 13347067 THD/CBSD, PO Box 6003, Hagerstown, MD 21747
 13440863 The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation, P.O. Box 4365,
 Woodland Hills, CA 91365-4365
 13347068 +Warren General Hospital, 2 Crescent Park West, PO Box 68, Warren, PA 16365-0068
 13347069 Yamaha, Retail Services, PO Box 15521, Wilmington, DE 19850-5521
 13347032 eCAST Settlement Corp., Post Office Box 35480, Newark, NJ 07193-5480
 13378707 eCAST Settlement Corporation, assignee, of HSBC CONSUMER LENDING (USA) INC., POB 35480,
 Newark, NJ 07193-5480
 13378709 eCAST Settlement Corporation, assignee, of Citibank USA, N.A. HOME DEPOT, POB 35480,
 Newark, NJ 07193-5480
 13378708 eCAST Settlement Corporation, assignee, of FIA Card Services aka Bank of America, POB 35480,
 Newark, NJ 07193-5480
 13378706 eCAST Settlement Corporation, assignee, of GE Money Bank WAL-MART, POB 35480,
 Newark, NJ 07193-5480

District/off: 0315-1

User: lmar
Form ID: 300b

Page 2 of 3
Total Noticed: 85

Date Rcvd: Sep 28, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: resurgentbkn notifications@resurgent.com Sep 29 2017 01:39:43 LVNV Funding LLC,
c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587

cr E-mail/PDF: rmscedi@recoverycorp.com Sep 29 2017 01:39:36
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
Miami, FL 33131-1605

13347023 +E-mail/Text: cms-bk@cms-collect.com Sep 29 2017 01:29:11 Capital Management Services,
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464

13347031 +E-mail/PDF: resurgentbkn notifications@resurgent.com Sep 29 2017 01:39:17 East Bay Funding,
c/o Resurgent Capital Services, PO Box 288, Attn: Susan Gaines,
Greenville, SC 29602-0288

13425195 +E-mail/PDF: resurgentbkn notifications@resurgent.com Sep 29 2017 01:39:44
East Bay Funding, LLC its successors and assigns, as assignee of B-Line, LLC,
Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288

13347037 +E-mail/PDF: gecscdi@recoverycorp.com Sep 29 2017 01:39:55 GE Money Bank, PO Box 103104,
Roswell, GA 30076-9104

13347038 +E-mail/PDF: gecscdi@recoverycorp.com Sep 29 2017 01:39:06 GE Money Bank,
Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104

13347039 +E-mail/PDF: gecscdi@recoverycorp.com Sep 29 2017 01:39:32 GEMB/JC Penney, PO Box 981402,
El Paso, TX 79998-1402

13347041 +E-mail/PDF: gecscdi@recoverycorp.com Sep 29 2017 01:39:06 GEMB/Walmart, PO Box 981400,
El Paso, TX 79998-1400

13321300 +E-mail/PDF: gecscdi@recoverycorp.com Sep 29 2017 01:39:06 Gecrb/Jc Penney Dc,
Po Box 981400, El Paso, TX 79998-1400

13321301 E-mail/PDF: gecscdi@recoverycorp.com Sep 29 2017 01:39:06 Gecrb/Jcp, Po Box 984100,
El Paso, TX 79998

13321302 +E-mail/PDF: gecscdi@recoverycorp.com Sep 29 2017 01:39:55 Gecrb/Old Navy, Po Box 981400,
El Paso, TX 79998-1400

13321303 +E-mail/PDF: gecscdi@recoverycorp.com Sep 29 2017 01:39:06 Gecrb/Walmart, Po Box 981400,
El Paso, TX 79998-1400

13347044 E-mail/Text: bnc@bass-associates.com Sep 29 2017 01:28:57 Household Bank (SB), N.A.,
Bass & Associates, P.C., 3936 E Ft Lowell Rd. Ste 200, Tucson, AZ 85712-1083

13347047 E-mail/Text: cio.bncmail@irs.gov Sep 29 2017 01:29:07 Internal Revenue Service,
1001 Liberty Avenue, Pittsburgh, PA 15222

13347051 +E-mail/PDF: resurgentbkn notifications@resurgent.com Sep 29 2017 01:39:42 LVNV Funding LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13347054 E-mail/Text: RVSVBICNOTICE1@state.pa.us Sep 29 2017 01:29:26 PA Department of Revenue,
Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496

13347057 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2017 01:39:22
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541

13347059 +E-mail/PDF: rmscedi@recoverycorp.com Sep 29 2017 01:39:36 Recovery Management Systems Corp.,
Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13330806 E-mail/PDF: rmscedi@recoverycorp.com Sep 29 2017 01:39:59
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

13347060 E-mail/PDF: resurgentbkn notifications@resurgent.com Sep 29 2017 01:39:44
Roundup Funding, LLC, MS 550, Post Office Box 91121, Seattle, WA 98111-9221

13347065 +E-mail/PDF: pa_dc_claims@navient.com Sep 29 2017 01:39:17 SLM PC Credit Student Loan Trust,
220 Lasley Avenue, Wilkes Barre, PA 18706-1430

13556611 +E-mail/PDF: pa_dc_claims@navient.com Sep 29 2017 01:39:36 SLM PC Trust,
C/O Sallie Mae, Inc., 220 Lasley Ave., Wilkes-Barre, PA 18706-1430

13347066 E-mail/PDF: cbp@onemainfinancial.com Sep 29 2017 01:39:54 Springleaf Financial,
618 Indiana Street, Evansville, IN 47731

13321312 E-mail/PDF: cbp@onemainfinancial.com Sep 29 2017 01:39:53 Springleaf Financial S,
Po Box 3251, Evansville, IN 47731

13321310 +E-mail/PDF: pa_dc_claims@navient.com Sep 29 2017 01:39:12 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500

13347061 +E-mail/PDF: pa_dc_claims@navient.com Sep 29 2017 01:40:00 Sallie Mae Servicing,
1002 Arthur Drive, PO# SMI-0000013421, Lynn Haven, FL 32444-1683

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr The Bank of New York Mellon
cr The Bank of New York Mellon fka The Bank of New Yo
13321289 Brad Gibson and Sheila Gibson
13321296 Citifinanc
cr* +Navient Solutions, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
13347035* +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: FIA Card Services, PO Box 15726, Wilmington, DE 19886-5726)
Chase, P.O. Box 15298, Wilmington, DE 19850-5298
13347025* +Equity One, 301 Lipponcott Drive, Marlton, NJ 08053-4197
13347034* +First USA Bank N.A., 1001 Jefferson Plaza, Wilmington, DE 19801-1493
13347036* +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
13347045*

District/off: 0315-1

User: lmar
Form ID: 300b

Page 3 of 3
Total Noticed: 85

Date Rcvd: Sep 28, 2017

***** BYPASSED RECIPIENTS (continued) *****
13347048* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Office of District Counsel,
1000 Liberty Center Suite 601-C, Pittsburgh, PA 15222)
13347049* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 21125,
Philadelphia, PA 19114)
13347018 ##+Bank of America, PO Box 17054, Wilmington, DE 19850-7054

TOTALS: 5, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 28, 2017 at the address(es) listed below:

Jeanne S. Lofgren on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as successor Trustee to JPMorgan Chase Bank, N.A., as Trustee for the Certificateholders of
CWABS Master Trust, Revolving Home Equity Loan Asset B jlofgren@stonecipherlaw.com
John F. Goryl on behalf of Creditor The Bank of New York Mellon bkgrou@kmlawgroup.com
Laurence A. Mester on behalf of Creditor The Bank of New York Mellon
lmester@mesterschwartz.com, jottinger@mesterschwartz.com; jschwartz@mesterschwartz.com
Matthew John McClelland on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE
CWABS REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-F bkgrou@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Brad Gibson ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Joint Debtor Sheila Gibson ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8